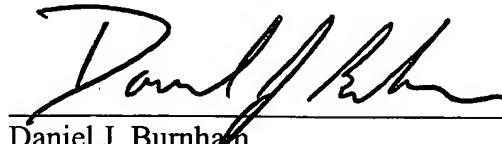If there are any matters which may be resolved or clarified through a telephone interview, the Examiner is respectfully requested to contact the Applicants' undersigned attorney at the number indicated.

Respectfully submitted,

Date: April 3, 2002

Daniel J. Burnham
Reg. No. 39,618
Jenkens & Gilchrist
225 West Washington Street, Suite 2600
Chicago, IL 60606-3418
(312) 425-3900
Attorney for Applicants

212. A machine for redeeming currency from a customer, comprising:

   a coin module for receiving bulk mixed coins inputted by said customer, said coin module discriminating between valid and invalid coins of said bulk mixed coins;

   a bill module for receiving bills inputted by said customer, said bill module discriminating between valid and invalid bills;

   a dispenser for dispensing a card having a storage medium for storing a monetary value; and

   a controller coupled to said coin module, said bill module, and said dispenser, said controller determining a total inputted value of said valid coins and said valid bills from said coin module and said bill module, said controller instructing said dispenser to dispense said card with a monetary value that is related to said total inputted value.

213. The redemption machine of claim 212, wherein said coin module is a high-speed coin sorter having a rotating disc and a stationary sorting head for processing said bulk mixed coins.

214. The redemption machine of claim 212, wherein said coin module is a high-speed coin sorter using a rail with selectively sized openings for processing said bulk mixed coins.

215. The redemption machine of claim 212, wherein said coin module includes at least two bags that receive coins from a certain denomination, said controller being coupled to a divertor for selectively diverting coins to one of said at least two bags.

216. The redemption machine of claim 212, wherein said inputted coins and bills are held in escrow until said customer approves said total inputted value, said controller dispensing said card upon receipt of said customer approval.

217. (Amended) The redemption machine of claim 212, further including a printer coupled to said controller for printing a written record of said transaction.

218. The redemption machine of claim 212, further including a slot having means for reading and writing to a smart card, said controller being coupled to said reading and writing means and capable of adding value to said smart card, said machine having a customer interface panel allowing said customer to allocate a portion of said total inputted value to said smart card and a portion of said total inputted value to said card that is dispensed from said card dispenser.

219. The redemption machine of claim 212, further including a currency dispenser for dispensing currency to said customer, said controller being coupled to said currency dispenser, said machine having a customer interface panel allowing said customer to allocate a portion of said total inputted value as currency dispensed from said currency dispenser and a portion of said total inputted value to said card that is dispensed from said card dispenser.

220. The redemption machine of claim 212, further including a connector coupling said machine to an external network accessing a credit line of said customer, said machine having a customer interface panel allowing said customer to withdraw funds from said credit line, said total inputted value including said withdrawn funds from said credit line.

221. The redemption machine of claim 220, wherein said credit line is in the form of a credit card, said machine including a slot having a media reader for reading information from said credit card of said customer.

222. The redemption machine of claim 212, wherein said coin module, said bill module, said dispenser, and said controller are all integrated into a single housing.

223. The redemption machine of claim 212, wherein said card from said dispenser is a smart card.

224. The redemption machine of claim 212, wherein said bill module receives a stack of bills of mixed denominations.

225. The redemption machine of claim 212, wherein said coin module and said bill module count, respectively, said valid coins and said valid bills, and said controller receives a total value from both said coin module and said bill module that said controller adds to determine said total inputted value.

226. The redemption machine of claim 212, wherein said monetary value is equal to said total inputted value.

227. A method of redeeming currency from a customer at a self-service machine, comprising:
    receiving bulk mixed coins inputted from said customer;
    discriminating between valid coins and invalid coins of said bulk mixed coins;
    receiving at least one bill inputted from said customer;
    discriminating between valid bills and invalid bills from said at least one bill inputted by said customer;
    determining a total inputted value of said valid bills and said valid coins; and
    dispensing a card having a storage medium for storing a monetary value that is related to said total inputted value.

228. The method of claim 227, further including receiving a credit card from said customer so as to deduct an amount from a line of credit from said credit card, said step of determining said total inputted value further including adding said amount from said line of credit.

229. The method of claim 228, further including receiving instructions from said customer regarding said amount deducted from said line of credit.

230. The method of claim 227, wherein said card is a smart card.

231.   The method of claim 227, further including distributing said valid coins into a plurality of coin receptacles, each receptacle in said plurality of coin receptacles being dedicated to a certain denomination.

232.   The method of claim 227, further including selectively distributing valid coins of a first denomination to one of two receptacles dedicated to said first denomination.

233.   The method of claim 227, further including selectively distributing said valid coins to one of a plurality of coin receptacles, each receptacle of said plurality of coin receptacles being dedicated to all denominations.

234.   The method of claim 227, wherein said monetary value is equal to said total inputted value.

235.   The method of claim 227, further including holding said coins and said bills received from said customers in escrow, and said step of dispensing said card includes receiving an approval response from said customer concerning said total inputted value being held in escrow.

236.   The method of claim 227, wherein said receiving said bills includes receiving a stack of bills of mixed denominations.

237.   A self-service machine for redeeming currency from a customer, comprising:
   a coin module for receiving bulk mixed coins inputted by said customer, said coin module discriminating between valid and invalid coins of said bulk mixed coins;
   a bill module for receiving bills inputted by said customer, said bill module discriminating between valid and invalid bills;
   a dispenser for dispensing a card having a storage medium for storing a monetary value;
   a slot for receiving a credit card of said customer and including a media reader for reading information from said credit card;

a connector coupling said machine to an external network accessing a credit line associated with said credit card of said customer;

a customer interface panel allowing said customer to withdraw funds from said credit line after said credit card is inputted into said slot;

a controller coupled to said coin module, said bill module, said dispenser, said connector, and said media reader of said slot, said controller determining a total inputted value, said total inputted value being the sum of said valid coins, said valid bills, and said withdrawn funds from said credit line, said controller instructing said dispenser to dispense said card with a monetary value that is related to said total inputted value; and

a printer coupled to said controller for printing a written record of the redemption transaction.

238.   The redemption machine of claim 237, wherein said coin module, said bill module, said dispenser, said connector, said customer interface panel, said controller, and said printer are all integrated into a single housing.

239.   The redemption machine of claim 237, wherein said bill module receives a stack of bills of mixed denominations.

240.   The redemption machine of claim 237, wherein said monetary value is equal to said total inputted value.

241.   The redemption machine of claim 237, wherein said coin module distributes said valid coins into a plurality of coin receptacles, each receptacle in said plurality of coin receptacles being dedicated to a certain denomination.

242. A self-service machine for redeeming currency from a customer, said machine located at a retail location with an account system including a personal customer account for said customer, said machine comprising:

   a coin module for processing bulk mixed coins inputted by said customer, said coin module discriminating between valid and invalid coins of said bulk mixed coins;

   a slot for processing a card with an associated monetary value;

   a connector coupling said machine to said account system at said location; and

   a controller coupled to said coin module and said slot for processing said card, said controller determining a total inputted value as the sum of said valid coins and a monetary value withdrawn from a card received in said slot, said controller communicating with said account system via said connector to credit said personal customer account by an amount related to said total inputted value.

243. The redemption machine of claim 242, wherein said coin module includes at least two bags that receives coins from a certain denomination, said controller being coupled to a divertor for selectively diverting coins to one of said at least two bags.

244. The redemption machine of claim 242, wherein said coins are held in escrow until said customer approves said total inputted value, said controller crediting said personal customer account upon receipt of said customer approval.

245. The redemption machine of claim 242, wherein said location is a grocery store.

246. The redemption machine of claim 242, wherein said location is a bank.

247. The redemption machine of claim 242, wherein said card is a smart card.

248. The redemption machine of claim 242, wherein said card is a credit card, said machine being coupled to a network accessing a line of credit associated with said credit card.

249. (Amended) The redemption machine of claim 242, wherein said bulk mixed coins include tokens.

250. A method for redeeming currency from a customer at a location, said location including a self-service machine connected to an accounting system at said location with a personal customer account for said customer, said method comprising:

receiving bulk mixed coins inputted from said customer at said self-service machine;

discriminating between valid coins and invalid coins of said bulk mixed coins;

receiving from said customer a card with an associated monetary value;

reading said monetary value from said card;

determining a total inputted value, said total inputted value being said valid coins and said monetary value from said card; and

instructing, via said self-service machine, said accounting system to credit said personal customer account by an amount related to said total inputted value.

251. The method of claim 250, wherein said card is a credit card from said customer, said reading said monetary value includes deducting an amount from a line of credit from said credit card.

252. The method of claim 251, further including receiving instructions from said customer regarding said amount deducted from said line of credit.

253. The method of claim 250, wherein said location is a grocery store.

254. The method of claim 250, wherein said location is a bank.

255. The method of claim 250, wherein said coins are tokens.

256. A method for redeeming currency from a customer at a location, said location including a self-service machine connected to an accounting system at said location with a personal customer account for said customer, said method comprising:

receiving bulk mixed coins inputted from said customer at said self-service machine;

discriminating between valid coins and invalid coins of said bulk mixed coins;

receiving at least one bill inputted from said customer;

discriminating between valid bills and invalid bills from said at least one bill inputted by said customer;

determining a total inputted value, said total inputted value being said valid coins and said valid bills; and

instructing, via said self-service machine, said accounting system to credit said personal customer account by an amount related to said total inputted value.

257. The method of claim 259, further including receiving from said customer a card with an associated monetary value and reading said monetary value from said card, said step of determining said total inputted value including adding said monetary value from said card.

258. A method of redeeming currency from a customer at a self-service machine, comprising:

receiving money inputted from said customer including at least bulk mixed coins;

discriminating between authentic and non-authentic forms of said money including discriminating between valid coins and invalid coins of said bulk mixed coins;

determining a total inputted value of said authentic forms of said money; and

dispensing a card having a storage medium for storing a monetary value that is related to said total inputted value.

259. The method of claim 258, further including receiving a credit card from said customer so as to deduct an amount from a line of credit from said credit card, said step of determining said total inputted value further including adding said amount from said line of credit.

260.   The method of claim 259, further including receiving instructions from said customer regarding said amount deducted from said line of credit.

261.   The method of claim 258, wherein said receiving money includes receiving bills from said customer.

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262.   (New) The redemption machine of claim 212, further including at least one receptacle for receiving said valid coins from said coin module.

263.   (New) The redemption machine of claim 262, wherein said at least one receptacle includes a plurality of receptacles, each of said plurality of receptacles being dedicated to a particular denomination.

264.   (New) The redemption machine of claim 212, coupled to a currency dispenser for dispensing currency to said customer, said controller being coupled to said currency dispenser, said total inputted value capable of being allocated between said currency dispensed from said currency dispenser and said monetary value on said card dispensed from said card dispenser.

265.   (New) The redemption machine of claim 264, wherein said total inputted value is allocated entirely to said card.

266.   (New) The method of claim 227, further including distributing said valid coins into at least one receptacle.